

receiving an order receipt response from an on-line merchant for an on-line purchase by the given registered user, the order receipt response including an amount needed to pay for the on-line purchase

querying the database to determine the value of the parameter assigned to the given registered user

if the assigned value is at least as much as the needed amount, then transmitting a payment acceptance response to thereby approve the purchase authorization request from the on-line merchant

subtracting the needed amount from the value of the parameter assigned to the given registered user.

57. The method of making an on-line purchase by a given user of claim 56, further comprising:

storing in the database information about a credit card account of the registered user, the information including a credit card number and credit card expiration date

wherein if the assigned value of the parameter is less than the needed amount, then using a conversion of the parameter to an actual currency to charge the credit card account of the given registered user an amount of actual currency equal to the difference between the assigned value of the parameter and the needed amount.

58. The method of making an on-line purchase by a given user of claim 56, further comprising

storing in the database information about a bank account of the registered user, the information including an account number

wherein if the assigned value of the parameter is less than the needed amount, then using a conversion of the parameter to an actual currency to transfer from the bank account of the given registered user an amount of actual currency equal to the difference between the assigned value of the parameter and the needed amount.

59. The method of making an on-line purchase by a given user of claim 56, further comprising, in response to the client device of the given registered user performing a first predefined on-line action, increasing the value of the parameter assigned to the given registered user by a first predefined amount.

60. The method of making an on-line purchase by a given user of claim 59, further comprising the step of, in response to the client device of the given registered user performing a second predefined on-line action, increasing the value of the parameter assigned to the given registered user by a second predefined amount, wherein the first predefined amount is different than the first predefined amount.

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61. The method of making an on-line purchase by a given user of claim 59 wherein the predefined on-line action comprises displaying a particular on-line advertisement.
62. The method of making an on-line purchase by a given user of claim 59 wherein the predefined on-line action comprises the user using the client device to respond to the display of a particular on-line advertisement.
63. The method of making an on-line purchase by a given user of claim 59 wherein the predefined on-line action comprises displaying a particular on-line message.
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